



Information Bulletin

Teachers' Retirement System of the State of Illinois

Disability Retirement Annuity Earnings Limitations

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As a recipient of a TRS disability retirement annuity, you may be employed in an occupation other than teaching. However, certain earnings limitations apply.

If you are employed in an occupation other than teaching while you are receiving a disability retirement annuity, the combined gross earnings from your employment and annuity cannot exceed your final annual salary as a teacher or your benefit will be terminated. On the 10th anniversary of the commencement of your annuity, the final salary rate will be increased by 15 percent, increasing the amount of allowable earnings.

To determine if you will exceed your earnings limitations, subtract your gross annual disability retirement annuity from your last annual salary from teaching. The difference represents the gross earnings you are allowed in one calendar year from employment other than teaching.

Annually, you will receive a disability questionnaire. This form requires you to provide information about your disability; however, we may also request you to have additional medical examinations to substantiate the continuation of the disability.

As a recipient of a disability retirement annuity, you are required to submit filed copies of all federal and state income tax returns, pay stubs, business earnings statements, and other such documentation that sets forth your **gross** earnings each year while you are receiving a disability retirement annuity. We do not take into account deductions for losses, expenses, taxes, or other such items of withholding when determining your permissible earnings. If we determine that you have exceeded your earnings limitation, you must repay the entire overpayment in a lump sum or in payments as prescribed by TRS rules.

For additional information about your disability retirement annuity, please call our Counseling Services Department at (800) 877-7896.

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